upon it houses of from six to twelve rooms that are most attractive in appearance. It is a rule established by their own custom and seldom broken that no Hampton man shall marry until he owns a house and lot.

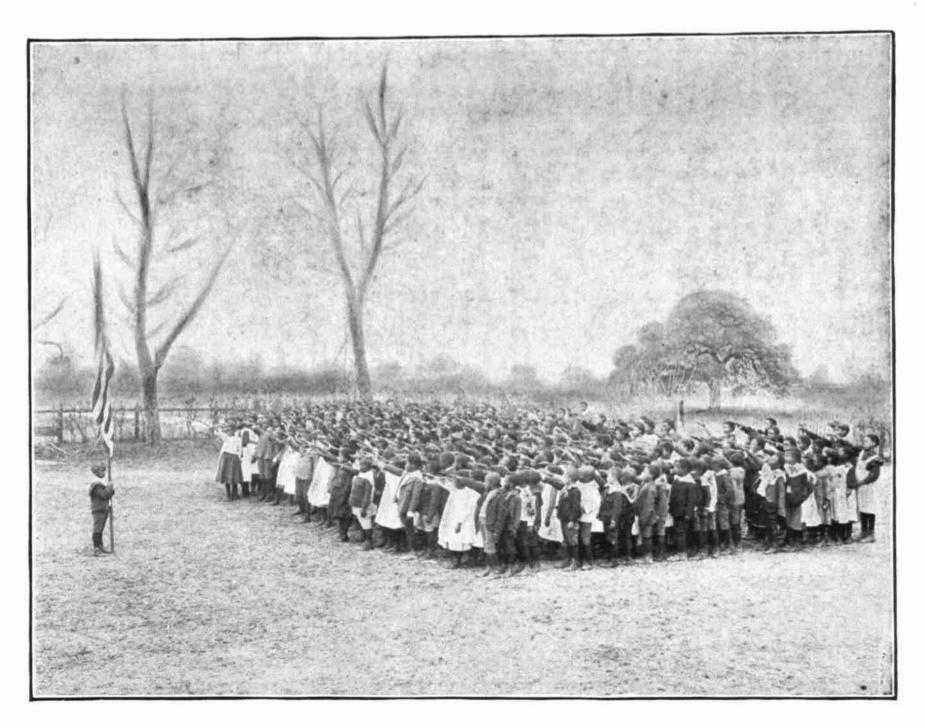
Negroes Own \$109,000

Since its charter was granted, in 1889, when it began business with twelve stockholders and eighteen shares of stock, there has been no violation of trust, and every obligation has been promptly met. In 1908 it had 675 stockholders, owning 2,804 shares, and a paid-in stock of \$145,000, of which the Negroes alone own \$109,000. Its business is confined to loaning money to stockholders, all loans being secured by first mortgages on real estate or by a lien on the stock. Holding back a reserve fund of \$9,000, it has loaned over \$345,000 to Negroes of the vicinity and has assisted them in acquiring more than 375 homes and land.

Bible Study at Hampton

A very important part of Hampton's training is that given in the study of the Bible. David and Moses and the other Biblical characters are much more real to the colored people than even Lincoln or Washington. To weave these characters into a continuous history and to unite the scattered fragments of Biblical knowledge found in students' minds into a connected whole is a most interesting and helpful work. To lead them out from the erroneous and one-sided interpretations of Scripture which tradition has brought down to them, into a rational understanding of God's Word, is a rare privilege. The story of the Exodus, the wandering in the Wilderness, the entrance into the Promised Land, probably never meant as much to any people except the Jews as they do to the Negroes.

They study with eager interest the story of the growth and development of the Jewish people from barbarism into high intellectual and spiritual life, and learn to realize, as they could not in any other way, some of the processes through which their own people must pass. The poetic parts of the Bible they keenly enjoy, with an appreciation for the Oriental imagery which is, perhaps, not possible to the Anglo-Saxon race. A series of questions in regard to the Scriptural allusions in Shakes-



SALUTING THE FLAG AT THE WHITTIER SCHOOL, HAMPTON, VA.

peare brought twenty per cent more of correct answers from Hampton's senior class than from the same class in a leading college for young men in the North, and from a corresponding one in a young women's college.

Hampton Extension Work

"Hampton Institute, besides giving instruction annually in the classroom and workshop, is busy throughout the year with the work of helping the people of all classes to a better understanding of their capacities and possibilities. In addition to the "campaigns" in the North and South, Hampton has put much time, money, energy, and thought into the publishing of pamphlets and reports, and this form of extension work has been especially helpful to teachers and race leaders in the rural districts of the South and West. Through the Hampton publications, the graduates of the school have been able to keep in touch with the thought of the best people on questions relating to race adjustment and progress, and the friends of the school have had clear forceful presentations of the progress of its manifold departments and of the influence the school is exerting in widely increasing circles.